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REMARKS

The present response is to the Office Action mailed in the above-referenced case on June 22, 2004. Claims 1-27 are presented for examination. Claims 1-8 and 11-27 are rejected under 35 U.S.C. 102(e) as being anticipated by Northington et al. (US 6,128,602) hereinafter Northington. Claims 9-10 are rejected under 35 U.S.C. 103(a) as being unpatentable over Northington.

Applicant has carefully studied the prior art cited and applied by the Examiner, along with the rejections and statements of the instant Office Action. In response, applicant herein amends the base claims to more particularly point out the patentable subject matter of applicant's invention.

Regarding base claims 1, 11 and 20 applicant herein amends the claims to incorporate the limitation of cross-linking selected modules with each other for enabling the modules to share reporting aspects of the aggregated data and for enabling the user navigation between the modules. Dependent claims 10, 17 and 27 are herein cancelled as said limitation was originally held in those claims.

As described in applicant's specification, Net Worth module 215 of Fig. 11 is cross-linked with other related modules such that active bill paying, online purchasing, and payment on loans is automatically incorporated into computations for net worth reporting. As was described above, solution-oriented results may be computed from and reported to a variety of the modules described in Fig. 11.

Page 4 of the instant Office Action rejects original claim 10 but does not address the cross-linking aspect as claimed. Applicant believes the art of Northington lacks the capability of cross-linking modules. Northridge teaches the only flexibility of integrating data from modules occurs in the database.

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Further, applicant argues that the claimed limitations of a portfolio tracking module having at least one display interface for enabling viewing and manipulation of investment oriented account data, and a net-worth reporting module having at least one display interface for displaying a solution-oriented net-worth report compiled from the aggregated data are not taught or suggested in the art of Northington. Northington teaches a general ledger system 131 and division systems 132-134. These systems of Northington lack the capability of displaying the detailed aggregated data required for displaying an accurate port folio or net-worth of a user.

Applicant believes claims 1, 11 and 20, as amended are patentable over Northington. Claims 2-9, 12-16, 18, 19 and 21-26 are patentable on their own merits, or at least as depended from a patentable claim. Claims 10, 17 and 27 are herein cancelled.

As all of the claims presented are now patentable to applicant, it is respectfully requested that the claims be reconsidered, and that the case be passed quickly to issue. If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully Submitted,
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by



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